

## Christian Brothers Employee Benefit Trust Dental Plan

<b>DEDUCTIBLE</b>	\$50 / Individual - \$150 / Family
<b>YEARLY MAXIMUM</b>	\$1,000
<b>PREVENTIVE DENTAL:</b> Oral exam each 6 months Emergency exam X-rays with frequency limits Prophylaxis (Cleaning) each 6 months Fluoride each 6 months for children under 16 Sealants each 24 months for children under 16	100 % No Deductible
<b>PREVENTIVE (Special provisions with Medical Necessity)</b> Prophylaxis (Cleaning) Fluoride	The Plan may allow up to 3 cleanings and fluoride treatments per year if you are being treated for a serious medical condition. Your medical doctor must submit documentation to the Plan for pre-approval. Benefits will be paid at the Preventive Dental level of benefits.
<b>BASIC DENTAL:</b> Fillings Stainless steel crown for children Extraction of teeth Oral Surgery Periodontal services; each with frequency limits Endodontic services General anesthesia for complex oral surgery Repairs to bridges or dentures Relining of dentures with frequency limits	80 % After Deductible
<b>MAJOR DENTAL:</b> Gold inlays/onlays; replacements; limited to 5 years from last placement Crowns; replacements limited to 5 years from last placement Fixed bridges & full or partial dentures; <u>Initial placement</u> limited to extractions while on the plan <u>Replacements</u> limited to 5 years from last placement Temporomandibular Joint Disorders (TMJ)	50 % After Deductible
<b>LATE ENTRANTS</b>	Preventative only for the first 6 months; Preventative and basic only for the next 6 months; All coverages after 12 months.
<b>SOME SERVICES NOT COVERED</b> (All Charges Subject to Prevailing Fees)	Cosmetic services, implants, occlusal analysis or adjustments, oral hygiene instruction, services to alter vertical dimension, duplication or replacing lost or stolen prosthetics, temporary services, and orthodontics. Non-emergency service performed outside USA.

**This Benefit Summary provides a brief outline of the services covered by CBEBT. THIS IS NOT A CONTRACT.** The complete terms of the plan are contained in Your Employee Benefits booklet issued to members. For more information regarding benefits, please call Customer Service at 1.800.807.0400.